B1 (Official Form 1)(04/13)	States Danly	muntar C	lount			1		
. Cinted	States Bank District of Ne		ourt				Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Stanculovic, Drazen	Middle):				ebtor (Spouse) c, Michelle		Middle):	
All Other Names used by the Debtor in the last (include married, maiden, and trade names):	8 years				used by the J maiden, and		in the last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all) xxx-xx-2305	ayer I.D. (ITIN)/Com	plete EIN	(if more	our digits of than one, state	all)	Individual-T	axpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 5881 Cherry Falls Avenue Las Vegas, NV	, 	ZIP Code 89130	588		/ Falls Ave		eet, City, and State):	ZIP Code 89130
County of Residence or of the Principal Place o		09130	Count	,	ence or of the	Principal Pla	ace of Business:	1 89130
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debte	or (if differer	nt from street address):	
	г	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	<u> </u>		<u> </u>					. L
Type of Debtor (Form of Organization) (Check one box)		of Business					tcy Code Under Whi	ch
Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Health Care Bu☐ Single Asset Rein 11 U.S.C. §☐ Railroad☐ Stockbroker☐ Commodity Bre☐ Clearing Bank	siness eal Estate as do 101 (51B)	efined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Ch of ☐ Ch	napter 15 Petition for F a Foreign Main Proce napter 15 Petition for F a Foreign Nonmain Pr	eding Recognition
Chapter 15 Debtors Country of debtor's center of main interests:		mpt Entity				(Check	e of Debts s one box)	
Each country in which a foreign proceeding by, regarding, or against debtor is pending:	Check box Debtor is a tax-ex under Title 26 of Code (the Interna	the United State	es	defined "incurr	are primarily co d in 11 U.S.C. § red by an indivi- onal, family, or l	101(8) as dual primarily	busin	s are primarily ess debts.
Filing Fee (Check one box Full Filing Fee attached Filing Fee to be paid in installments (applicable to attach signed application for the court's considerat debtor is unable to pay fee except in installments. Form 3A. Filing Fee waiver requested (applicable to chapter	individuals only). Must ion certifying that the Rule 1006(b). See Office	ial Det Check if: Det are Check all	otor is a sr otor is not otor's aggr less than s	regate nonco 52,490,925 (e boxes:	debtor as defin ness debtor as d ntingent liquida amount subject	efined in 11 U		
attach signed application for the court's considerat		BB. Acc	eptances	of the plan w	this petition. were solicited pr S.C. § 1126(b).	epetition from	one or more classes of cr	editors,
Statistical/Administrative Information ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt propthere will be no funds available for distribut	erty is excluded and	administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000] 5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 \$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50] 100,000,001 \$500	\$500,000,001 to \$1 billion				

Case 15-14687-mkn Doc 1 Entered 08/15/15 13:07:22 Page 2 of 54

B1 (Official Forn	n 1)(04/13)		Page 2				
Voluntary	Petition	Name of Debtor(s): Stanculovic, Drazen					
(This page mus	t be completed and filed in every case)	Stanculovic, Michelle D					
	All Prior Bankruptcy Cases Filed Within Last	t 8 Years (If more than two, attach ad	ditional sheet)				
Location Where Filed:	- None -	Case Number:	Date Filed:				
Location Where Filed:		Case Number:	Date Filed:				
Pen	ding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)				
Name of Debto	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
forms 10K an pursuant to S	Exhibit A eted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).					
□ Exhibit A	A is attached and made a part of this petition.	X /s/ Miguel Lopez Signature of Attorney for Debtor(s Miguel Lopez 11410	August 15, 2015 (Date)				
	Exh	Iibit C					
	own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.		e harm to public health or safety?				
	Exh	ibit D					
Exhibit I If this is a joir	_	a part of this petition.	ı separate Exhibit D.)				
Exhibit I	O also completed and signed by the joint debtor is attached a	and made a part of this petition.					
	Information Regardin						
•	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse	ts in this District for 180 n any other District.				
	There is a bankruptcy case concerning debtor's affiliate, go	• .					
	Certification by a Debtor Who Reside (Check all app		·ty				
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
(Name of landlord that obtained judgment)							
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment is						
	Debtor has included with this petition the deposit with the after the filing of the petition.	• •	•				

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Drazen Stanculovic

Signature of Debtor Drazen Stanculovic

X /s/ Michelle D Stanculovic

Signature of Joint Debtor Michelle D Stanculovic

Telephone Number (If not represented by attorney)

August 15, 2015

Date

Signature of Attorney*

X /s/ Miguel Lopez

Signature of Attorney for Debtor(s)

Miguel Lopez 11410

Printed Name of Attorney for Debtor(s)

Law Office of Miguel Lopez, P.C.

Firm Name

7620 Tiny Tortoise Las Vegas, NV 89149

Address

Email: mlopez@lopezbklaw.com

(702) 987-3030 Fax: (702) 479-7230

Telephone Number

August 15, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Stanculovic, Drazen Stanculovic, Michelle D

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Nevada

	Drazen Stanculovic			
In re	Michelle D Stanculovic		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the apple	icable
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental if	llness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to	financial
responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extended	nt of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by t	_
through the Internet.);	1 /
☐ Active military duty in a military combat zone.	
\square 5. The United States trustee or bankruptcy administrator has determined that the credit requirement of 11 U.S.C. \S 109(h) does not apply in this district.	counseling
I certify under penalty of perjury that the information provided above is true and co	orrect.
Signature of Debtor: /s/ Drazen Stanculovic	
Drazen Stanculovic	
Date: August 15, 2015	

Certificate Number: 16680-NV-CC-025215746



CERTIFICATE OF COUNSELING

I CERTIFY that on March 19, 2015, at 5:31 o'clock PM EDT, Drazen Stanculovic received from Debtor Ed's Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 19, 2015 By: /s/Bemjamin Gutierrez

Name: Bemjamin Gutierrez

Title: Certified Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court District of Nevada

In re	Drazen Stanculovic Michelle D Stanculovic		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or r	
deficiency so as to be incapable of realizing and making rational decisions with respect to financial	
responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being	g
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone,	_
through the Internet.);	•
☐ Active military duty in a military combat zone.	
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling	g
requirement of 11 U.S.C. § 109(h) does not apply in this district.	
I certify under penalty of perjury that the information provided above is true and correct.	
Signature of Debtor: /s/ Michelle D Stanculovic	
Michelle D Stanculovic	
Date: August 15, 2015	

Date:

Certificate Number: 16680-NV-CC-025223473



CERTIFICATE OF COUNSELING

I CERTIFY that on March 19, 2015, at 5:31 o'clock PM EDT, Michelle D Stanculovic received from Debtor Ed's Credit Counseling Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Nevada, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: March 20, 2015 By: /s/Bemjamin Gutierrez

Name: Bemjamin Gutierrez

Title: Certified Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy CourtDistrict of Nevada

In re	Drazen Stanculovic Michelle D Stanculovic		Case No.	
		Debto	r(s) Chapter	7
			O CONSUMER DEBTOR ANKRUPTCY CODE	R(S)
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of received and read	2 00001	by § 342(b) of the Bankruptcy
	n Stanculovic elle D Stanculovic	X	s/ Drazen Stanculovic	August 15, 2015
Printe	d Name(s) of Debtor(s)		Signature of Debtor	Date
Case N	No. (if known)	X /	s/ Michelle D Stanculovic	August 15, 2015
			Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court District of Nevada

In re	Drazen Stanculovic,		Case No	0	
	Michelle D Stanculovic				
_		Debtors	Chapter	<u>7</u>	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	15,907.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		333,726.93	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			1,741.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,416.00
Total Number of Sheets of ALL Schedu	ıles	23			
	To	otal Assets	15,907.00		
			Total Liabilities	333,726.93	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court District of Nevada

In re	Drazen Stanculovic,		Case No.	
	Michelle D Stanculovic			
_		Debtors	Chapter_	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. \S 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	6,058.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	6,058.00

State the following:

Average Income (from Schedule I, Line 12)	1,741.00
Average Expenses (from Schedule J, Line 22)	2,416.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,070.76

State the following:

	-	_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		333,726.93
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		333,726.93

Case 15-14687-mkn Doc 1 Entered 08/15/15 13:07:22 Page 15 of 54

B6A (Official Form 6A) (12/07)

Drazen Stanculovic, Michelle D Stanculovic

Case No.		

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property Husband, Wife, Joint, or Community Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

B6B (Official Form 6B) (12/07)

In re	Drazen Stanculovic,		
	Michelle D Stanculovic		

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х			
2.	accounts, certificates of deposit, or		Bank of America Account # 7586 with an approximate value of \$5.00.	С	5.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or		Bank of America Account # 8369 with an approximate value of \$1,025.00.	С	1,025.00
	cooperatives.		One Nevada Credit Union # 4866-00 with an approximate value of \$5.00.	С	5.00
			One Nevada Credit Union # 4866-08 with an approximate value of \$0.00.	С	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishing located at the debtors primary residence and with an approximate value of \$3,000.00.	С	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Wearing Apparel located at the debtors primary residence and with an approximate value of \$1,500.00.	С	1,500.00
7.	Furs and jewelry.		Jewelry (Watch and Rings) located at the debtors primary residence and with an approximate value of \$1,000.00.	C	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
			m . 1	Sub-Tota	al > 6,535.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

In re	Drazen Stanculovic,
	Michelle D Stanculovic

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
				Sub-Tota	al > 0.00

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Total of this page)

In re	Drazen Stanculovic,
	Michelle D Stanculovic

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X		
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
22.	Patents, copyrights, and other intellectual property. Give particulars.	X		
23.	Licenses, franchises, and other general intangibles. Give particulars.	X		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2003 Chevrolet Silverado 1500 Extended Cab with approximately 140,000 miles, and located at the debtors primary residence and with an approximat value of \$5,246.00.	C e	5,246.00
		2003 GMC Yukon XL SUV with approximately 140,000 miles, and located at the debtors primary residence and with an approximate value of \$4,126.00.	С	4,126.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	х		
29.	Machinery, fixtures, equipment, and supplies used in business.	x		
30.	Inventory.	X		
		(T.)	Sub-Tot l of this page)	al > 9,372.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Drazen Stanculovic,
	Michelle D Stanculovio

Case No.

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 0.00 (Total of this page)

Total > 15,907.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	Drazen Stanculovic,
	Michelle D Stanculovic

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafted
☐ 11 U.S.C. §522(b)(2)	with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. 8522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Checking, Savings, or Other Financial Accounts, C Bank of America Account # 7586 with an approximate value of \$5.00.	ertificates of <u>Deposit</u> Nev. Rev. Stat. § 21.090(1)(z)	5.00	5.00	
Bank of America Account # 8369 with an approximate value of \$1,025.00.	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	769.00 256.00	1,025.00	
One Nevada Credit Union # 4866-00 with an approximate value of \$5.00.	Nev. Rev. Stat. § 21.090(1)(z)	5.00	5.00	
Household Goods and Furnishings Household goods and furnishing located at the debtors primary residence and with an approximate value of \$3,000.00.	Nev. Rev. Stat. § 21.090(1)(b)	3,000.00	3,000.00	
Wearing Apparel Wearing Apparel located at the debtors primary residence and with an approximate value of \$1,500.00.	Nev. Rev. Stat. § 21.090(1)(b)	1,500.00	1,500.00	
Furs and Jewelry Jewelry (Watch and Rings) located at the debtors primary residence and with an approximate value of \$1,000.00.	Nev. Rev. Stat. § 21.090(1)(a)	1,000.00	1,000.00	
Automobiles, Trucks, Trailers, and Other Vehicles 2003 Chevrolet Silverado 1500 Extended Cab with approximately 140,000 miles, and located at the debtors primary residence and with an approximate value of \$5,246.00.	Nev. Rev. Stat. § 21.090(1)(f)	5,246.00	5,246.00	
2003 GMC Yukon XL SUV with approximately 140,000 miles, and located at the debtors primary residence and with an approximate value of \$4,126.00.	Nev. Rev. Stat. § 21.090(1)(f)	4,126.00	4,126.00	

Total:	15 907 00	15.907.00

B6D (Official Form 6D) (12/07)

•		
In re	Drazen Stanculovic,	Case No.
	Michelle D Stanculovic	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box is debtor has no creditors note.	5	scc	area claims to report on this senedule D.					
CDEDITORIC NAME	C	Ηι	sband, Wife, Joint, or Community	CO	U	D I	AMOUNT OF	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	ONTINGENT	UNLIQUIDATED	U T	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				⊤	T E			
			Value \$		D			
Account No.	T							
			Value \$					
Account No.								
			Value \$	-				
Account No.								
			Value \$					
continuation sheets attached			S	Subt	ota	1		
continuation sneets attached			(Total of the	his	pag	e)		
			(Report on Summary of Sc		`ota lule	- 1	0.00	0.00

B6E (Official Form 6E) (4/13)

In re	Drazen Stanculovic,
	Michelle D Stanculovic

Case No.		

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
□ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Drazen Stanculovic, Michelle D Stanculovic		Case No.	
		Debtors	-/	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 \square Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	С	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	ZLLQULD.	DISPUTED	AMOUNT OF CLAIM
Account No. x7099 ****			Opened 11/2013 Collections Agency - Medschool South	T	DATED		
Allied Collection Service 3080 S. Durango Drive Suite 208 Las Vegas, NV 89117-9186		С	Conections Agency - Medschool South				5,012.00
Account No. xxxxxxxxxxXXXX			Opened 12/1997				
American Express P.O. Box 981537 El Paso, TX 79998-1537		С	Credit Card				
Account No. xxxxxxxxxxxXXXX			Opened 07/2012		_		526.00
Best Buy/CBNA P.O. Box 6497 Sioux Falls, SD 57117		С	Charge Account				
							1,729.00
Account No. xxxxxxxxxxxXXXX Capital One Bank P.O. Box 30285 Salt Lake City, UT 81430		С	Opened 12/2014 Credit Card				359.00
				Sub	 tota	<u> </u> al	
8 continuation sheets attached			(Total o				7,626.00

In re	Drazen Stanculovic,	Case No.
	Michelle D Stanculovic	

	С	Ни	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGER	ONL-QU-DATE	ISPUTE	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxXXXX			Opened 12/2014	٦т	T E D		
Capital One Bank P.O. Box 30285 Salt Lake City, UT 81430		С	Credit Card				582.00
Account No. xxxxxx-xxxxXXXX	╁		Opened 10/2012		_		
Capital One Bank/Yamaha P.O. Box 30253 Salt Lake City, UT 81430		С	Charge Account				9,285.00
Account No. xxxXXXX	┢		Opened 11/2014				.,
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists				121.00
Account No. 185 ****	┪		Opened 11/2014				
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologist				131.00
Account No. 185 ****	${\sf H}$		Opened 1/2014	+			
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists				131.00
Sheet no1 of _8 sheets attached to Schedule of			<u> </u>	Sub	tota	1 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				10,250.00

In re	Drazen Stanculovic,	Case No.
	Michelle D Stanculovic	

	1-	1		1-	1	1 -	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L	DISPUTED	AMOUNT OF CLAIM
Account No. 181 ****			Opened 11/2014	T	E		
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists		D		216.00
Account No. 181****	╁		Opened 11/2014	$^{+}$	H		
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Desert Radiologists				226.00
Account No. 181 ****	╁		Opened 11/2014	+	<u> </u>		
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists				216.00
Account No. 181 ****	╁		Opened 11/2014	T			
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists				238.00
Account No. 181****	╁		Opened 05/2013	+	\vdash	\vdash	
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists				253.00
Sheet no. 2 of 8 sheets attached to Schedule of	<u>-</u>	<u> </u>		Sub	tota	ıl	4 4 4 6 6 6
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,149.00

In re	Drazen Stanculovic,	Case No.
	Michelle D Stanculovic	

	16	10.	shood Wife laint or Community	10	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CORFLEGER	N L		AMOUNT OF CLAIM
Account No. 181****			Opened 05/2013	Т	T E		
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists		D		159.00
Account No. 181 ****	╁		Opened 05/2013				
Clark County Collection Services 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148		С	Collections Agency - Desert Radiologists				
							249.00
Account No. xxxxxxxxxxxXXXX Comenity Capital/GameStop P.O. Box 182120 Columbus, OH 43218-2120		С	Opened 12/2014 Charge Account				275.00
Account No. xx2270 ****	╁		Opened 09/212				
Credit Control Corp. 11821 Rock Landing Drive Newport News, VA 23606		С	Collections Agency - Cox Communications				24.00
Account No. xxxxxxxxxxxXXXX	╁		Opened 11/2014				24.00
Discover Card P.O. Box 15316 Wilmington, DE 19850-5316		С	Credit Card				2,021.00
Sheet no. 3 of 8 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,728.00

In re	Drazen Stanculovic,	Case No
	Michelle D Stanculovic	

	С	ш.,	sband, Wife, Joint, or Community	T_	ш	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	0 0	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXT_XGEXT	Q U I	SPUTED	AMOUNT OF CLAIM
Account No. xxxxXXXX			Opened 01/2015	٦т	D A T E D		
Duvera Billing Service Dba Duvera Financial 1959 Palomar Oaks Way Carlsbad, CA 92011-1314		С	Installment Sales Contract		D		1,949.00
Account No. xxxx-xxxx-xxxx-7764	t		Charge Account	\dagger			
First Electronic Bank 280 W. 10200 South Suite 200 Sandy, UT 84070		С					2,371.83
Account No. xxxxxxxxxxxXXXX	╁		Opened 02/2015	+			,
First Premier Bank 3820 N. Louise Ave Sioux Falls, SD 57107-0145		С	Credit Card				738.00
Account No. xxxxxxxxxxxXXXX	t		Opened 01/2015	\dagger			
First Premier Bank 3820 N. Louise Ave Sioux Falls, SD 57107-0145		С	Credit Card				420.00
Account No. xxxxxxxxxxxXXXX	+	\vdash	Opened 12/2014	+		\vdash	
GECRB/TJX Co P.O. Box 965005 Orlando, FL 32896-5005		С	Charge Account				355.00
Sheet no. 4 of 8 sheets attached to Schedule of		_	I	Subt	tota	 l	F 200 CC
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	5,833.83

In re	Drazen Stanculovic,	Case No
	Michelle D Stanculovic	

	1.	l			١	_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLAGEN	Q U I		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxXXXX			Opened 12/2013	Т	D A T E D		
GECRB/Walmart P.O. Box 965024 Orlando, FL 32896-5024		С	Charge Account		D		1,521.00
Account No. xxxxxxXXXX	╁		Opened 12/2014	+			
Kay Jewelers 375 Ghent Road Fairlawn, OH 44333		С	Charge Account				
							6,264.00
Account No. xxxxxxxxxxxXXXX Kohls P.O. Box 3115 Milwaukee, WI 53201-3115		С	Opened 12/2014 Charge Account				332.00
Account No. xxxxxxxxxxxXXXX	1		Opened 01/2015				
Kohls P.O. Box 3115 Milwaukee, WI 53201-3115		С	Charge Account				331.00
Account No. xxxxxxxxXXXX	╁	-	Opened 06/2010	+	\vdash	\vdash	
Macy' P.O. Box 17759 Clearwater, FL 33762		С	Charge Account				897.00
Sheet no5 _ of _8 _ sheets attached to Schedule of	<u> </u>	_		Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	9,345.00

In re	Drazen Stanculovic,	Case No.
_	Michelle D Stanculovic	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	Č	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLLQULDA	ISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxXXXX			Opened 12/2014	٦Ÿ	D A T E		
Macy' P.O. Box 17759 Clearwater, FL 33762		С	Charge Account		D		863.00
Account No. xx2670	H		Medical Services	+			300.00
Nevada Orthopedic 2650 Tenaya Way Las Vegas, NV 89128		С					
							25.00
Account No. xxxxxxxxxxxXXXX One Nevada Federal Credit Union 2645 S. Mojave Road Las Vegas, NV 89121-1238		С	Opened 03/2013 Credit Card				5,033.00
Account No. xxxxx0035	╁		Medical Services				·
Orthopaedic Specialists 3323 W. Charleston Suite 101 Las Vegas, NV 89102-1923		С					13,502.00
Account No. xxxxA022	╁		Collections Agency - Southwest Bikes	+			, , ,
Palomar Associates PO Box 2549 Carlsbad, CA 92018-2549		С					2,548.10
Sheet no. _6 of _8 sheets attached to Schedule of	_		<u> </u>	Sub	l tota	<u> </u> վ	
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	21,971.10

In re	Drazen Stanculovic,	Case No.
	Michelle D Stanculovic	

	С	ш	sband, Wife, Joint, or Community	Tc	U	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ООШВНОК	I > - 0	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXHLXGEX	ONL-QU-DATE	l F	AMOUNT OF CLAIM
Account No. 538 ****			Opened 07/2014	Т	T E D		
Plus Four, Inc. 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224		С	Collections Agency - Southwest Medical				40.00
Account No. 524 ****			Opened 09/2013	+			
Plus Four, Inc. 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224		С	Collections Agency - Desert Radiologists				148.00
Account No. 521 ****			Opened 07/2013	+			1.0.00
Plus Four, Inc. 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224		С	Collections Agency - Atlantic Anesthesia				2,100.00
Account No. 519 ****			Opened 03/2013				
Plus Four, Inc. 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224		С	Collections Agency - Atlantic Anesthesia				4,166.00
Account No. 2183 ****	T		Collections Agency - UMC	\dagger			
Progressive Management Systems 1521 W. Cameron Avenue Floor 1 West Covina, CA 91790-2738		С					260,319.00
Sheet no. 7 of 8 sheets attached to Schedule of				Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				266,773.00

In re	Drazen Stanculovic,	Case No
	Michelle D Stanculovic	

	С	Ни	sband, Wife, Joint, or Community		<u>. Ti</u>	J D	1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.			I S P Q U T E	AMOUNT OF CLAIM
Account No. xxxxxx0007****			Opened 04/2013	7	C A T E		
Swift Funds, LLC 927 Deep Valley Drive Suite 195 Palos Verdes Peninsula, CA 90274		С	Collections Agency - Gold's Gym				35.00
Account No. xxxxxxxxxxxXXXX	t		Opened 12/2013	\top	+	\dagger	
Synchrony Bank/Home Design Furniture P.O. Box 965036 Orlando, FL 32896		С	Charge Account				1,062.00
Account No. xxxxxXXXX	┢		Opened 12/2014	+	+	+	1,002.00
TD Bank USA/Target Credit 3701 Wayzata Blvd. Minneapolis, MN 55416-3401	-	С	Credit Card				
							363.00
Account No. xxxxxXXXX TD Bank USA/Target Credit 3701 Wayzata Blvd. Minneapolis, MN 55416-3401		С	Opened 01/2015 Credit Card				533.00
Account No. xxxxxxxxxxxXXXX	t		Opened 02/2013	+	+	+	
US Dept of Education P.O. Box 7860 Madison, WI 53707-7860		С	Student Loan				
							6,058.00
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub this			8,051.00
The state of the s			(Report on Summary of		To	tal	333,726.93

Case 15-14687-mkn Doc 1 Entered 08/15/15 13:07:22 Page 32 of 54

B6G (Official Form 6G) (12/07)

Drazen Stanculovic, Michelle D Stanculovic

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Case 15-14687-mkn Doc 1 Entered 08/15/15 13:07:22 Page 33 of 54

B6H (Official Form 6H) (12/07)

In re	Drazen Stanculovic,
	Michelle D Stanculovi

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill	in this information	to identify your c	ase.				1					
	btor 1	Drazen Stan										
	btor 2			_								
	.	otcy Court for the	: DISTRICT OF NEVAL	DA .								
	se number		Check if this is: ☐ An amended filing ☐ A supplement showing post-petition chapter									
\sim	#:a:al ⊏a waa	D CI								following date:		
	fficial Form							MM / DD/ YYYY				
	chedule I:		ome sible. If two married peo								12/13	
spo atta	use. If you are sep ch a separate she	parated and you	are married and not fili r spouse is not filing w On the top of any additi	ith you, do not incl	ude info	rmati	ion about	your sp	ouse. If	more space is	needed,	
1.	Fill in your employment information.			Debtor 1				Debtor 2 or non-filing spouse				
	If you have more than one job, attach a separate page with information about additional		Employment status	☐ Employed				■ Employed				
			Employment status	■ Not employed				☐ Not employed				
	employers.		Occupation			Driver						
	Include part-time self-employed wo				Medical Transport Company							
	Occupation may include student Employer's address or homemaker, if it applies.							163 N. Gibson Road Henderson, NV 89014				
How long employed t			here?		2 years							
Pai	rt 2: Give De	etails About Mor	nthly Income									
	imate monthly incuse unless you are		ate you file this form. If	you have nothing to	report fo	r any	line, write	\$0 in the	e space.	Include your no	n-filing	
-	ou or your non-filing e space, attach a s		ore than one employer, co this form.	ombine the informati	on for all	emp	loyers for	that pers	on on the	e lines below. If	you need	
							For Deb	tor 1		ebtor 2 or iling spouse		
2.			ry, and commissions (b calculate what the month		2.	\$		0.00	\$	1,462.00		
3.	Estimate and lis	st monthly overt	ime pay.		3.	+\$		0.00	+\$ _	0.00		
4.	Calculate gross	Income. Add lin	ne 2 + line 3.		4.	\$		0.00	\$	1,462.00		

Official Form B 6I Schedule I: Your Income page 1

	otor 1 otor 2	Drazen Stancul Michelle D Stan				Case r	number (<i>if kn</i>	own)			
					For Debtor 1		For Debtor 2 or non-filing spous				
	Cop	y line 4 here			4.	\$	0	.00	\$	1,462.00	- -
5.	List	all payroll deducti	ions:								
	5a.	Tax, Medicare, a	and Social Security deduct	tions	5a.	\$	0	.00	\$	121.00	
	5b.	Mandatory conti	ributions for retirement pla	ans	5b.	\$	0	.00	\$	0.00	_
	5c.	Voluntary contri	butions for retirement pla	ns	5c.	\$	0	.00	\$	0.00	-
	5d.		nents of retirement fund le	oans	5d.	\$.00	\$	0.00	_
	5e.	Insurance			5e.	\$.00	\$	0.00	_
	5f.	Domestic suppo	ort obligations		5f.	\$ \$.00	\$	0.00	_
	5g. 5h.	Union dues Other deduction	Specify:		5g. 5h.+	· · · —		.00	\$	0.00	
6.			tions. Add lines 5a+5b+5c		6.	\$.00	\$	121.00	_
7.			y take-home pay. Subtrac	9	7.	\$.00	\$	1,341.00	_
				t line o nom line 4.	7.	Ψ	U	.00	Ψ	1,341.00	=
8.	List 8a.	profession, or fa Attach a stateme	n rental property and from arm nt for each property and bus and necessary business ex	siness showing gross	90	\$	•	. 00	¢	0.00	
	8b.	Interest and divi			8a. 8b.	φ \$.00	\$	0.00	_
	8c. 8d. 8e.	Family support pregularly received include alimony,	payments that you, a non- e spousal support, child support property settlement.		endent	\$ \$ \$	0	0.00	\$ \$ \$	0.00 0.00 0.00	
	8f.	Other governme Include cash assi that you receive,	ent assistance that you registance and the value (if knosuch as food stamps (benefice Program) or housing sul	own) of any non-cash ass fits under the Supplemer	sistance	\$ \$	-	.00	\$ \$	400.00	-
	8g.	Pension or retire			8g.	\$.00	\$	0.00	_
	8h.	Other monthly in	ncome. Specify:		8h.+	\$.00	+ \$	0.00	_
9.	Add	all other income.	Add lines 8a+8b+8c+8d+8e	e+8f+8g+8h.	9.	\$	0	.00	\$	400.0	0
10.	Calo	culate monthly inc	ome. Add line 7 + line 9.		10. \$		0.00	+ \$	1.74	11.00 = \$	1,741.00
		-	0 for Debtor 1 and Debtor 2	or non-filing spouse.			0.00	-	-,-		.,
11.	. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. +\$ 0.00										
12.		e that amount on th	e last column of line 10 to be Summary of Schedules a							12. \$	1,741.00
13.	Do y	you expect an incr	ease or decrease within th	ne year after you file thi	s form?					Combi monthl	ned ly income
		Yes. Explain:									

Filli	in this information to identify	your case:				
Debt	tor 1 Drazen Star	nculovic		Che	ck if this is:	
				_ _	An amended filing	
Debt	Miloticiic B (Stanculovic		_	A supplement show 13 expenses as of	wing post-petition chapter
(Spo	ouse, if filing)				13 expenses as or	the following date.
Unite	ed States Bankruptcy Court for the	e: DISTRICT OF NEVADA		-	MM / DD / YYYY	
	e number nown)				A separate filing fo 2 maintains a sepa	r Debtor 2 because Debtor rate household
Of	ficial Form B 6J					
Sc	hedule J: Your	Expenses				12/13
info	ermation. If more space is not not if known). Answer even	• •				
1.	Is this a joint case?					
	☐ No. Go to line 2.					
	■ Yes. Does Debtor 2 live	e in a separate household?				
	■ No □ Yes. Debtor 2 mu	ust file a separate Schedule J				
2.	Do you have dependents?	? 🗆 No				
	Do not list Debtor 1 and Debtor 2.	■ Yes. Fill out this informate each dependent	•	relationship to ebtor 2	Dependent's age	Does dependent live with you?
	Do not state the dependents' names.		Daughter		4	□ No ■ Yes
			Son		8	□ No ■ Yes □ No □ Yes
						□ No
3.	Do your expenses include expenses of people other yourself and your depende	than				☐ Yes
Esti exp	imate your expenses as of	oing Monthly Expenses your bankruptcy filing date bankruptcy is filed. If this	unless you are using t s a supplemental <i>Sch</i>	his form as a se edule <i>J</i> , check t	upplement in a Cha he box at the top o	apter 13 case to report of the form and fill in the
the		n non-cash government ass and have included it on <i>Sch</i> e			Your expe	enses
4.	The rental or home owner payments and any rent for the	rship expenses for your resithe ground or lot.	dence. Include first mo	rtgage 4. S		1,115.00
	If not included in line 4:					
	4a. Real estate taxes			4a. S	B	0.00
	4b. Property, homeowner	r's, or renter's insurance		4b. S		0.00
		repair, and upkeep expenses		4c. \$	·	0.00
5		ation or condominium dues nents for vour residence. su	ch as homo aquity lass:	4d. 9 s 5. 9	·	0.00
J.	Additional Inditidate Davil	acara ioi voui residence. Si	on as nome equity loans	ລ ວ. ວ	υ	U.UU

 8. Child 9. Cloth 10. Person 11. Medi 12. Trans Do no 13. Enter 14. Char 	Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: and housekeeping supplies care and children's education costs ing, laundry, and dry cleaning onal care products and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. ot include car payments. trainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	6a. 6b. 6c. 6d. 7. 8. 9. 10. 11. 12. 13. 14.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	221.00 65.00 185.00 0.00 400.00 35.00 35.00 0.00 200.00 80.00
6b. 6c. 6d. 7. Food 8. Child 9. Cloth 10. Pers 11. Medi 12. Trans Do no 13. Entei 14. Char	Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: and housekeeping supplies care and children's education costs ing, laundry, and dry cleaning onal care products and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. ot include car payments. tainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	6b. 6c. 6d. 7. 8. 9. 10. 11. 12. 13. 14.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	65.00 185.00 0.00 400.00 0.00 35.00 35.00 0.00 200.00 80.00
6c. 6d. 7. Food 8. Child 9. Cloth 10. Pers 11. Medi 12. Trans Do no 13. Entel 14. Char	Telephone, cell phone, Internet, satellite, and cable services Other. Specify: and housekeeping supplies care and children's education costs sing, laundry, and dry cleaning onal care products and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. ot include car payments. tainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	6c. 6d. 7. 8. 9. 10. 11. 12. 13. 14.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	185.00 0.00 400.00 0.00 35.00 35.00 0.00 200.00 80.00
6d. 7. Food 8. Child 9. Cloth 10. Pers 11. Medi 12. Trans Do no 13. Entel 14. Char	Other. Specify: and housekeeping supplies care and children's education costs sing, laundry, and dry cleaning onal care products and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. ot include car payments. rtainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	6d. 7. 8. 9. 10. 11. 12. 13. 14.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 400.00 0.00 35.00 35.00 0.00 200.00
 7. Food 8. Child 9. Cloth 10. Person 11. Medi 12. Transpond 13. Entel 14. Char 	and housekeeping supplies care and children's education costs sing, laundry, and dry cleaning conal care products and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. ot include car payments. rtainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	7. 8. 9. 10. 11. 12. 13. 14.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	400.00 0.00 35.00 35.00 0.00 200.00 80.00
 8. Child 9. Cloth 10. Perso 11. Medi 12. Trans Do no 13. Enter 14. Char 	care and children's education costs sing, laundry, and dry cleaning conal care products and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. of include car payments. rtainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. of include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	8. 9. 10. 11. 12. 13. 14.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	0.00 35.00 35.00 0.00 200.00 80.00
 Cloth Person Medi Transpons Enter Char 	cal and dental expenses cal and dental expenses cal reproducts and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. cot include car payments. ctainment, clubs, recreation, newspapers, magazines, and books ctable contributions and religious donations cance. ct include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	9. 10. 11. 12. 13. 14.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	35.00 35.00 0.00 200.00 80.00
 10. Perse 11. Medi 12. Trans Do no 13. Enter 14. Char 	conal care products and services cal and dental expenses sportation. Include gas, maintenance, bus or train fare. of include car payments. retainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. of include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	10. 11. 12. 13. 14.	\$	35.00 0.00 200.00 80.00
11. Medi12. TransDo no13. Enter14. Char	cal and dental expenses sportation. Include gas, maintenance, bus or train fare. of include car payments. rtainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. of include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	11. 12. 13. 14.	\$ \$ \$ \$	0.00 200.00 80.00
12. TransDo no13. Enter14. Char	sportation. Include gas, maintenance, bus or train fare. of include car payments. rtainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. of include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	12. 13. 14. 15a.	\$ \$ \$	200.00 80.00
Do no 13. Enter 14. Char	tinclude car payments. tainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. tinclude insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	13. 14. 15a.	\$	80.00
13. Enter14. Char	tainment, clubs, recreation, newspapers, magazines, and books itable contributions and religious donations ance. ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	13. 14. 15a.	\$	80.00
14. Char	itable contributions and religious donations ance. bit include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	14. 15a.	\$	-
	ance. t include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance	15a.		0.00
15 Incur	ot include insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance		\$	
	Life insurance Health insurance		\$	
	Health insurance			0.00
		TOD.	· -	0.00
		15c.	· -	80.00
	Other insurance. Specify:	15d.	· -	0.00
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.			0.00
Spec	• • • • • • • • • • • • • • • • • • • •	16.	\$	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	· -	0.00
	Other Specific	17c.		0.00
	Other. Specify:	17d. 17d.		0.00
	payments of alimony, maintenance, and support that you did not report as		<u> </u>	0.00
	cted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
	r payments you make to support others who do not live with you.		\$	0.00
Spec	fy:	19.		
	r real property expenses not included in lines 4 or 5 of this form or on Sch	edule I: Y	our Income.	
20a.	Mortgages on other property	20a.	\$	0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
21. Othe	r: Specify:	21.	+\$	0.00
	monthly expenses. Add lines 4 through 21. esult is your monthly expenses.	22.	\$	2,416.00
23. Calcu	ılate your monthly net income.			
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,741.00
23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	2,416.00
23c.	Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$	-675.00
For ex	es.	ou file this mortgage pa	s form? ayment to increase or	decrease because of a

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy CourtDistrict of Nevada

In re	Drazen Stanculovic Michelle D Stanculovic		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	1 1 1 1		nave read the foregoing summary and schedules, consisting of			
Date	August 15, 2015	Signature	/s/ Drazen Stanculovic Drazen Stanculovic Debtor			
Date	August 15, 2015	Signature	/s/ Michelle D Stanculovic Michelle D Stanculovic Joint Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court District of Nevada

In re	Drazen Stanculovic Michelle D Stanculovic		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$13,356.00 2015 YTD: Both Employment Income \$24,989.00 2014: Both Employment Income \$13,863.00 2013: Both Employment Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR PAYMENTS/ AMOUNT STILL VALUE OF **TRANSFERS** TRANSFERS

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER NATURE OF **PROCEEDING** COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Office of Miguel Lopez, P.C. 7620 Tiny Tortoise Las Vegas, NV 89149 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 08/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$750.00

NAME AND ADDRESS OF PAYEE

Debtor Ed's Credit Counseling, Inc. 627 Hearthglen Boulevard Winter Garden, FL 34787 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 03/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$7.95

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

5

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 6913 Squaw Mountain Las Vegas, NV 89130 NAME USED

DATES OF OCCUPANCY

2012 to 2013

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

L UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None c. List a

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS **ENDING DATES**

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

. . . .

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

None

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 15, 2015	Signature	/s/ Drazen Stanculovic	
			Drazen Stanculovic	
			Debtor	
Date	August 15, 2015	Signature	/s/ Michelle D Stanculovic	
			Michelle D Stanculovic	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court District of Nevada

	Distric	orrevada		
ic			Case No.	
iC		Debtor(s)	Chapter	7
TER 7 INDIVIDU	AL DEBT	OR'S STATEMEN	T OF INTEN	TION
property of the esta e. Attach additional			eted for EAC	H debt which is secured by
		Describe Property	Securing Deb	t:
	☐ Retained			
nd to (check at least or		oid lien using 11 U.S.	C. § 522(f)).	
		☐ Not claimed as ex	kempt	
bject to unexpired lea sary.)	ses. (All thre	ee columns of Part B m	ust be complete	ed for each unexpired lease.
Describ	oe Leased P	roperty:	Lease will be U.S.C. § 365 ☐ YES	e Assumed pursuant to 11 5(p)(2):
jury that the above i n unexpired lease.	Signature Signature	/s/ Drazen Stanculovic Drazen Stanculovic Debtor /s/ Michelle D Stanc	vic	estate securing a debt and/or
		Signature		Michelle D Stanculovic

United States Bankruptcy Court District of Nevada

Disclosure of compensation to be paid to me was: Debtor Other (specify):	In r	Drazen Stanculovic Michelle D Stanculovic		Case No.		
1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$ 750.00 Prior to the filing of this statement I have received \$ 750.00 Balance Due \$ 750.00 Balance Due \$ 0.00 of the filing fee has been paid. The source of the compensation paid to me was: Debtor Other (specify): The source of compensation to be paid to me is: Debtor Other (specify): I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm or prior of the agreement, together with a list of the names of the people sharing in the compensation is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. [Other provisions as needed] Pacel Hamber Salance Developed The August 15, 2015 Alugust Lopez Miguel Lopez, P.C. 7620 Tiny Tortoise Las Vegas, NW 89149, (702) 987-3030 Fax: (702) 479-7230		Michelle & Stantonovic	Debtor(s)		7	
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$ 750.00 Prior to the filing of this statement I have received \$ 750.00 Balance Due \$ 0.000 S 0.000 S 0.000 The source of the compensation paid to me was: Debtor Other (specify): 4. The source of compensation to be paid to me is: Debtor Other (specify): 5. If have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm copy of the agreement, together with a list of the names of the people sharing in the compensation is attached. 6. In return for the above-disclosed (e., I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Perparation and filing of any spetition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtor(s) in any dischargeability actions, judicial lien avoidances, relief from stay actions o any other adversary proceeding. Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for		DISCLOSURE OF COMPENSAT	TION OF ATTO	RNEY FOR DI	EBTOR(S)	
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■ Debtor	2.	\$ of the filing fee has been paid.				
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this bankruptcy proceeding. Dated: August 15, 2015 /s/ Miguel Lopez Miguel Lopez 11410 Law Office of Miguel Lopez, P.C. 7620 Tiny Tortoise Las Vegas, NV 89149 (702) 987-3030 Fax: (702) 479-7230		CER	RTIFICATION			
Miguel Lopez 11410 Law Office of Miguel Lopez, P.C. 7620 Tiny Tortoise Las Vegas, NV 89149 (702) 987-3030 Fax: (702) 479-7230	this		ment or arrangement fo	or payment to me for r	epresentation of the d	ebtor(s) in
Miguel Lopez 11410 Law Office of Miguel Lopez, P.C. 7620 Tiny Tortoise Las Vegas, NV 89149 (702) 987-3030 Fax: (702) 479-7230	Date	d: August 15, 2015	/s/ Miguel Lope:	z		
7620 Tiny Tortoise Las Vegas, NV 89149 (702) 987-3030 Fax: (702) 479-7230			Miguel Lopez 1	1410		_
Las Vegas, NV 89149 (702) 987-3030 Fax: (702) 479-7230						
			Las Vegas, NV	39149	•	
mlopez@lopezbklaw.com					U	

United States Bankruptcy Court District of Nevada

In re Michelle D Stanculovic		Case No.	
	Debtor(s)	Chapter	7
	IFICATION OF CREDITOR		of their knowledge.
Date: August 15, 2015	/s/ Drazen Stanculovic		
	Drazen Stanculovic		
	Signature of Debtor		
Date: August 15, 2015	/s/ Michelle D Stanculovic		
	Michelle D Stanculovic		

Signature of Debtor

Drazen Stanculovic Michelle D Stanculovic 5881 Cherry Falls Avenue Las Vegas, NV 89130

Miguel Lopez Law Office of Miguel Lopez, P.C. 7620 Tiny Tortoise Las Vegas, NV 89149

Allied Collection Service Acct No x7099**** 3080 S. Durango Drive Suite 208 Las Vegas, NV 89117-9186

American Express Acct No xxxxxxxxxxXXXX P.O. Box 981537 El Paso, TX 79998-1537

Best Buy/CBNA Acct No xxxxxxxxxxXXXX P.O. Box 6497 Sioux Falls, SD 57117

Capital Management Sevices, LP Acct No xxxxxxxxxxxXXXX 698 1/2 South Ogden Street Buffalo, NY 14206-2317

Capital One Bank Acct No xxxxxxxxxxXXXX P.O. Box 30285 Salt Lake City, UT 81430

Capital One Bank
Acct No xxxxxxxxxxXXXX
P.O. Box 30285
Salt Lake City, UT 81430

Capital One Bank/Yamaha Acct No xxxxxx-xxxxxXXXX P.O. Box 30253 Salt Lake City, UT 81430

Clark County Collection Services Acct No xxxXXXX 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148 Clark County Collection Services Acct No 185**** 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148

Clark County Collection Services Acct No 185**** 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148

Clark County Collection Services Acct No 181**** 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148

Clark County Collection Services Acct No 181**** 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148

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Clark County Collection Services Acct No 181**** 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148

Clark County Collection Services Acct No 181**** 8860 W. Sunset Road Suite 100 Las Vegas, NV 89148 Comenity Capital/GameStop Acct No xxxxxxxxxxXXXX P.O. Box 182120 Columbus, OH 43218-2120

Credit Control Corp.
Acct No xx2270****
11821 Rock Landing Drive
Newport News, VA 23606

Discover Card
Acct No xxxxxxxxxxXXXX
P.O. Box 15316
Wilmington, DE 19850-5316

Duvera Billing Service Acct No xxxxXXXX Dba Duvera Financial 1959 Palomar Oaks Way Carlsbad, CA 92011-1314

First Electronic Bank Acct No xxxx-xxxx-7764 280 W. 10200 South Suite 200 Sandy, UT 84070

First Premier Bank Acct No xxxxxxxxxxxXXXX 3820 N. Louise Ave Sioux Falls, SD 57107-0145

First Premier Bank Acct No xxxxxxxxxxXXXX 3820 N. Louise Ave Sioux Falls, SD 57107-0145

GECRB/TJX Co Acct No xxxxxxxxxxXXXX P.O. Box 965005 Orlando, FL 32896-5005

GECRB/Walmart
Acct No xxxxxxxxxxXXXX
P.O. Box 965024
Orlando, FL 32896-5024

Kay Jewelers Acct No xxxxxXXXX 375 Ghent Road Fairlawn, OH 44333 Kohls
Acct No xxxxxxxxxxXXXX
P.O. Box 3115
Milwaukee, WI 53201-3115

Kohls
Acct No xxxxxxxxxxXXXX
P.O. Box 3115
Milwaukee, WI 53201-3115

Macy'
Acct No xxxxxxxxXXXX
P.O. Box 17759
Clearwater, FL 33762

Macy'
Acct No xxxxxxxxXXXX
P.O. Box 17759
Clearwater, FL 33762

Nevada Orthopedic Acct No xx2670 2650 Tenaya Way Las Vegas, NV 89128

One Nevada Federal Credit Union Acct No xxxxxxxxxxxXXXX 2645 S. Mojave Road Las Vegas, NV 89121-1238

Orthopaedic Specialists Acct No xxxxx0035 3323 W. Charleston Suite 101 Las Vegas, NV 89102-1923

Palomar Associates Acct No xxxxA022 PO Box 2549 Carlsbad, CA 92018-2549

Plus Four, Inc. Acct No 538**** 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224

Plus Four, Inc. Acct No 524**** 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224 Plus Four, Inc. Acct No 521**** 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224

Plus Four, Inc. Acct No 519**** 6345 S. Pecos Road Suite 212 Las Vegas, NV 89120-6224

Progressive Management Systems Acct No 2183**** 1521 W. Cameron Avenue Floor 1 West Covina, CA 91790-2738

Swift Funds, LLC Acct No xxxxxx0007**** 927 Deep Valley Drive Suite 195 Palos Verdes Peninsula, CA 90274

Synchrony Bank/Home Design Furniture Acct No xxxxxxxxxxxXXXX P.O. Box 965036 Orlando, FL 32896

TD Bank USA/Target Credit Acct No xxxxxXXXX 3701 Wayzata Blvd. Minneapolis, MN 55416-3401

TD Bank USA/Target Credit Acct No xxxxxXXXX 3701 Wayzata Blvd. Minneapolis, MN 55416-3401

US Dept of Education Acct No xxxxxxxxxxXXXX P.O. Box 7860 Madison, WI 53707-7860